

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

WILLIAM H. HANDY, JR.  
ALLISON LORRAINE HANDY  
Debtor(s)

Case No.: 5-14-03360-RNO  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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|                                 |                                       |
|---------------------------------|---------------------------------------|
| Creditor Name:                  | FCI LENDER SERVICE, INC               |
| Court Claim Number:             | 04                                    |
| Last Four of Loan Number:       | 3014                                  |
| Property Address if applicable: | 3182 SUNRISE LAKE, , MILFORD, PA18337 |

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

|  |             |
|--|-------------|
| a. Allowed prepetition arrearages:   | \$14,279.28 |
| b. Prepetition arrearages paid by the Trustee:   | \$14,279.28 |
| c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):                         | \$0.00      |
| d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee: | \$0.00      |
| e. Allowed postpetition arrearage:   | \$0.00      |
| f. Postpetition arrearages paid by the Trustee:  | \$0.00      |
| g. Total b, d, f:  | \$14,279.28 |

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)  
Current Monthly Mortgage Payment: \$0.00  
Next postpetition payment due:  
If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: October 9, 2019

Respectfully submitted,

s/ Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com

Creditor Name: FCI LENDER SERVICE, INC

Court Claim Number: 04

| CLM # | CHECK # | DATE       | PRIN PAID  | INT PAID | TOTAL DISB |
|-------|---------|------------|------------|----------|------------|
| 0040  | 1125958 | 05/06/2015 | \$363.58   | \$0.00   | \$363.58   |
| 0040  | 1129549 | 07/01/2015 | \$285.83   | \$0.00   | \$285.83   |
| 0040  | 1131293 | 08/03/2015 | \$278.04   | \$0.00   | \$278.04   |
| 0040  | 1133068 | 09/02/2015 | \$278.05   | \$0.00   | \$278.05   |
| 0040  | 1134813 | 10/06/2015 | \$284.46   | \$0.00   | \$284.46   |
| 0040  | 1136590 | 11/04/2015 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1139374 | 12/03/2015 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1141136 | 01/07/2016 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1142850 | 02/03/2016 | \$275.12   | \$0.00   | \$275.12   |
| 0040  | 1144444 | 03/02/2016 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1146135 | 04/06/2016 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1147904 | 05/04/2016 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1149512 | 06/14/2016 | \$275.12   | \$0.00   | \$275.12   |
| 0040  | 1151221 | 07/07/2016 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1152589 | 08/04/2016 | \$275.13   | \$0.00   | \$275.13   |
| 0040  | 1154123 | 09/01/2016 | \$278.63   | \$0.00   | \$278.63   |
| 0040  | 1155729 | 10/05/2016 | \$278.63   | \$0.00   | \$278.63   |
| 0040  | 1157348 | 11/02/2016 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1158949 | 12/06/2016 | \$547.92   | \$0.00   | \$547.92   |
| 0040  | 1160530 | 01/12/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1162100 | 02/08/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1165703 | 04/12/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1167278 | 05/11/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1168834 | 06/13/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1170283 | 07/06/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1171489 | 08/10/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1173034 | 09/19/2017 | \$273.96   | \$0.00   | \$273.96   |
| 0040  | 1174410 | 10/11/2017 | \$273.97   | \$0.00   | \$273.97   |
| 0040  | 1175693 | 11/08/2017 | \$272.79   | \$0.00   | \$272.79   |
| 0040  | 1177089 | 12/05/2017 | \$272.79   | \$0.00   | \$272.79   |
| 0040  | 1178482 | 01/11/2018 | \$272.80   | \$0.00   | \$272.80   |
| 0040  | 1181244 | 03/08/2018 | \$272.79   | \$0.00   | \$272.79   |
| 0040  | 1182595 | 04/03/2018 | \$272.79   | \$0.00   | \$272.79   |
| 0040  | 1185661 | 05/15/2018 | \$272.80   | \$0.00   | \$272.80   |
| 0040  | 1187073 | 06/07/2018 | \$272.79   | \$0.00   | \$272.79   |
| 0040  | 1196593 | 01/10/2019 | \$1,008.64 | \$0.00   | \$1008.64  |
| 0040  | 1198959 | 03/12/2019 | \$1,349.08 | \$0.00   | \$1349.08  |
| 0040  | 1200310 | 04/11/2019 | \$271.63   | \$0.00   | \$271.63   |
| 0040  | 1201661 | 05/09/2019 | \$271.62   | \$0.00   | \$271.62   |
| 0040  | 1202970 | 06/06/2019 | \$271.63   | \$0.00   | \$271.63   |
| 0040  | 1204342 | 07/11/2019 | \$543.25   | \$0.00   | \$543.25   |
| 0040  | 1207144 | 09/26/2019 | \$567.85   | \$0.00   | \$567.85   |

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Re:

WILLIAM H. HANDY, JR.  
ALLISON LORRAINE HANDY  
Debtor(s)

Case No.: 5-14-03360-RNO  
Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 9, 2019, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, unless served electronically.

VERN S. LAZAROFF, ESQUIRE  
143 PIKE STREET  
P.O. BOX 1108  
PORT JERVIS NY, 12771-

SERVED ELECTRONICALLY

BENEFICIAL OPPORTUNITY FUND, LLC  
3748 WEST CHESTER PIKE, SUITE 103  
NEWTON SQUARE, PA, 19073

SERVED BY 1<sup>ST</sup> CLASS MAIL

WILLIAM H. HANDY, JR.  
ALLISON LORRAINE HANDY  
3182 SUNRISE LAKE  
MILFORD, PA 18337

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 9, 2019

s/ Donna Schott  
Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com